Certificate Number: 16339-PAM-DE-036387899

Bankruptcy Case Number: 18-05198



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 10, 2022, at 11:49 o'clock AM EST, Lon Kominski completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 10, 2022 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor